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Sanford J. Asman
570 Vinington Court
Dunwoody, CA 30350

EXAMINER

WASYLCHAK, STEVEN R

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 06/02/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/912,889

Applicant(s)

HOLLOWAY, CHARLES

Examiner

Steven R. Wasylchak

Art Unit

3624

MLW

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 18 March 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-5 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-5 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____.
- 4) ☒ Interview Summary (PTO-413) Paper No(s). 9.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

Response to Remarks and Arguments

1. Claims 1-5 are pending; claim 1 is amended; Examiner stands corrected on "As Filed" status identifier.
2. Prior rejections are sustained.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1,2,4 and 5 are rejected under 35 U.S.C. 103(a) as being unpatentable over Stinson et al. (US 6,286,756), and in view of Shrock (US 3,950,015).

As per claim 1, Stinson discloses a method for providing personal identification on checks issued by a payor to payees which includes the steps of:

- (a) the payor obtaining a digital image of each payee;/ col 10, L 12-29
- (b) said payor assigning a unique filename to each said digital image which is uniquely associated with each payee;/ col 9, L 57-60; col 10, L 4-7; col 10, L 4-7
- (c) storing each said digital image on a computer storage medium of said payor, said images each being stored by said payor using each said unique filename;/ col 9, L 57-60; col 10, L 4-7; col 10, L 4-7

Art Unit: 3624

(d) Stinson teaches selecting payee data, said data including, for each payee, said unique filename;/ col 9, L 57-60; col 10, L 4-7; col 10, L 4-7. Stinson does not teach payee data for check printing. However, Shrock discloses the feature of payee data for check printing./ col 1, L 26-46. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to use payee data for check printing for the advantage of reducing fraud transactions by further confirming the identity of the payee.

(e) Stinson teaches printing checks for each said payee, each of said checks being printed with said payee data said payee data including each payee's name and the amount of the check, and each check

being printed with an image of the payee retrieved from said computer storage medium using said unique filename,/ col 9,

L 57-60; col 10, L 4-7; col 10, L 4-7.

Stinson does not teach that each check will include, in addition to the other information, a photographic

image of the payee to whom such check was written. However, Shrock discloses printing checks and that each check will include, in addition to the other information, a photographic image of the payee to whom such check was written./ col 1, L 26-46. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to print checks and have each check, in addition to the other information, a photographic image of the payee to whom such check was written

for the advantage of minimizing fraudulent transactions by confirming the identity of the payee. Neither Stinson nor Shrock disclose printing payee's name and amount of the check. Official notice is taken that this feature is old and well known in the company or

Art Unit: 3624

government payroll art as when payroll checks are issued to payee with compensation printed on the check. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement these features of printed payee and amount for the advantage of further confirming the identity of the payee by his printed name and linking his compensation to his printed name on payroll records.

As per claim 2, Stinson teaches that the step of obtaining a digital image is accomplished by taking a photograph using a digital camera./ col 2, L 17-35

As per claim 4, Stinson teaches that the step of assigning a unique filename is accomplished by assigning a name uniquely associated with each said payee, such name being selected from the group consisting of the payee's social security number, the payee's employee identification number, and the key field in the database containing the payee's data./ col 9, L 57-60; col 10, L 4-7.

As per claim 5, Stinson discloses the step of selecting payee data being accomplished by using data from each payee's data record to generate a filename which is uniquely associated with each said payee's image file./ col 9, L 57-60; col 10, L 4-7; col 10, L 4-7.

Stinson does not teach payee data for check printing. However, Shrock discloses the feature of payee data for check printing./ col 1, L 26-46. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to use payee data for check printing for the advantage of reducing fraudulent transactions by confirming the identity of the payee.

Art Unit: 3624

6. Claim 3 is rejected under 35 U.S.C. 103(a) as being unpatentable over Stinson et al. (US 6,286,756) and in view of Shrock (US 3,950,015) and further in view of Stolfo (US 5,668,897)

As per claim 3,

Stinson teaches that the step of obtaining a digital image is accomplished by taking a photograph/ col 2, L 17-35. Stinson does not teach a conventional photograph. However, Shrock discloses the feature of a conventional photograph/ col 1, L 26-46. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to use a conventional photograph for the advantage of flexibility in reducing fraud transactions by confirming the identity of the payee. However, neither Stinson nor Shrock teach scanning a conventional photograph. Stolfo teaches scanning a conventional photograph/ col 30, L 17-63. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to use scanning a conventional photograph for the advantage of flexibility by storing the scanned photograph in a hard drive for faster access.

This action is FINAL. Communications concerning this communication or earlier communications from the examiner should be directed to Steven R. Wasylchak whose telephone number is (703) 308-2848. The examiner can normally be reached on Monday-Thursday from 7:00 a.m. to 6:00 p.m. EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached at (703) 308-1065. The fax number for Art Unit 3624 is (703) 305-7687.

Art Unit: 3624

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Steven Wasylchak



5/22/04



**HANI M. KAZIMI
PRIMARY EXAMINER**